

**PRELIMINARY AMENDMENT**

Please replace paragraph [0001] of the application with the following new Paragraph [0001]:

"This application is a continuation-in-part of, and claims priority to, U.S. Patent Application Serial No. 09/764,688, filed on January 16, 2001, by inventors Fitzmaurice, et al., and entitled "MULTIPLE-SERVICE CARD SYSTEM," which itself claims priority to U.S. Provisional Patent Application Serial No. 60/177,530, filed January 21, 2000; and U.S. Patent Application Serial No. 10/708,585, filed on March 12, 2004, by inventors Beenau, et al., and entitled "SYSTEMS AND METHODS FOR MANAGING MULTIPLE ACCOUNTS ON A RF TRANSACTION INSTRUMENT," which itself claims priority to U.S. Patent Application Serial No. 10/608,742, entitled "METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMENTS," filed June 27 2003, and U.S. Patent Application Serial No. 10/435,420, entitled "SYSTEM AND METHOD FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES," filed May 9, 2003, all of which are hereby incorporated by reference."

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